

**REMARKS/ARGUMENTS**

The non-final Office Action of October 27, 2009, has been reviewed and these remarks are responsive thereto. Claims 25-29 have been canceled, and allowed claims 3, 5-11, 13-21, and 23-24 remain pending in this application. Reconsideration and allowance are respectfully requested.

***Allowable Subject Matter***

Applicants acknowledge with appreciation the indication that the application contains allowable subject matter. Specifically, claims 3, 5-11, 13-21, and 23-24 were deemed allowed. Thus, notwithstanding the merits of the rejections, in order to expedite allowance, Applicants have canceled claims 25-29 and will pursue those claims in a continuation application. Accordingly, the instant application is now believed in condition for allowance and Applicants request notification of same.

***Rejections Under 35 USC § 103***

Claims 25-29 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 7,113,497 (“Cromer”), in view of “Web Connection You Can Adjust Money Saver,” by Stacey Hirsh (“the Sun reference”). As discussed above, notwithstanding the merits of the rejections, Applicants have canceled claims 25-29 in order to expedite allowance. Applicants maintain that claims 25-29 are allowable and will pursue these claims in a continuation application.

(Conclusion and signature block follow on next page)

**CONCLUSION**

Based on the foregoing, Applicants respectfully submit that the application is in condition for allowance and a Notice to that effect is earnestly solicited. Should the Examiner believe that anything further is desirable in order to place the application in even better form for allowance, the Examiner is respectfully urged to contact Applicants' undersigned representative at the below-listed number.

Respectfully submitted,

BANNER & WITCOFF, LTD.

Dated this 29<sup>th</sup> day of March, 2010

By: /Brian J. Brisnehan/  
\_\_\_\_\_  
Brian J. Brisnehan, Registration No. 60,462  
1100 13<sup>th</sup> St., N.W.  
Washington, D.C. 20005-4051  
Tel: (202) 824-3000  
Fax: (202) 824-3001